

Free or low-cost health care coverage options



Health reform and what it means for you

As of Jan. 1, 2014, health reform requires most people to have health insurance. If your employer doesn't provide health insurance, you'll need to buy your own individual health plan during the annual open enrollment period. The good news is that if you're under age 65 and don't have insurance or you're struggling to pay for your insurance, you may qualify for help to pay for some or all of your premium. In addition, health insurers cannot limit or deny you coverage if you have a pre-existing condition.

Free or low-cost health care coverage options

Apple Health provides medical, dental, vision and mental health coverage to people of all ages who qualify. There's no open enrollment period, so you can apply throughout the year. To apply, go to the Washington Healthplanfinder at www.wahealthplanfinder.org. (**Note:** Apple Health for Kids and Medicaid merged into Apple Health and serves all ages, not just kids.)

Healthcare for Workers with

Disabilities Program is for people with disabilities age 16 through 64 who meet federal disability requirements and are employed. You must meet income limits. You can buy medical coverage on a sliding-fee scale. Find out more at www.dshs.wa.gov/onlinecso/hwd.shtml or call 1-800-871-9275.

Pregnancy Medical offers medical coverage for pregnant women who meet income limits, and full medical benefits for the newborn baby for the first year. To apply, go to www.wahealthplanfinder.org. (**Note:** This program is now part of the Apple Health program.)

Washington Healthplanfinder may offer you help paying your premiums for an individual health plan, if you qualify. The next annual open enrollment occurs Nov. 15, 2014 – Feb. 15, 2015. To enroll, go to www.wahealthplanfinder.org.

Individual health plan open enrollment

Washington's Healthplanfinder:

Nov. 15, 2014 – Feb. 15, 2015

www.wahealthplanfinder.org

Note: If you qualify, you can enroll in Washington Apple Health all year long at www.wahealthplanfinder.org. There's no open enrollment period.

Active military and veterans

TRICARE/TRICARE for Life is the health care coverage program for active duty service members, National Guard and Reserve members, retirees, and their families. To find out more, go to www.tricare.osd.mil or call 1-888-874-9378.

Veterans Affairs (VA) benefits may be available to veterans who qualify for care and prescription drug coverage through a Department of Veterans Affairs medical facility. To find out if you qualify, go to www.dva.va.gov or call 1-800-562-2308.

Tribal members

Indian Health Service is a federal program for American Indians and Alaska natives. It also may provide health services to Indians of Canadian or Mexican origin or to non-Indian women pregnant with an eligible American Indian child. For more information or to find the nearest clinic, go to www.ihs.gov/portland or call the Portland office, which services Washington, Oregon, and Idaho at 1-503-414-5555.

Tribal clinics offer health care to tribal members and their families. In some smaller communities, tribal clinics may serve the entire community. For more information, contact your local tribal government or go to www.npaihb.org/member_tribes/washington_member_tribes/.

Other programs that may help with costs

Health clinics

Community clinics offer health care services in most counties and charge based on a sliding-fee scale. For more information, call 360-786-9722 or go to www.wacmhc.org/.

Local free clinics offer free health care and are often run by volunteers with donated supplies. To find a clinic in your area go to: www.wafreeclinics.org/ or call 360-705-0892.

Rural health clinics provide affordable access to health care services in most counties. For a listing of clinics by county, go to: www.doh.wa.gov/PublicHealthandHealthcareProviders/RuralHealth.aspx.

Health care programs

Aged, Blind or Disabled Cash Assistance Program provides a monthly cash grant to people age 65 or older, blind or who have a long-term medical condition

that's likely to meet federal disability criteria. Find out more at: www.dshs.wa.gov/onlinecso/abd.shtml or call 1-877-501-2233.

Breast, Cervical and Colon Health Program provides screening, diagnosis, and access to treatment for people who meet income and asset limits. Find out more at: www.doh.wa.gov/cfh/bcchp/ or call 1-888-438-2247.

Direct health care practices do not use insurance. The health care providers charge a set monthly fee for all primary care delivered in their offices, regardless of the number of visits. For a list of these practices go to www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/direct-health-care-practices/ or call 1-800-562-6900.

Discount health plans and discount prescription plans are membership groups that may charge a fee for a list of health care providers who discount their services or products. Find out more at www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/discount-health-plans/ or call 1-800-562-6900.

To learn about the free **Washington Prescription Drug Discount Program**, go to www.rx.wa.gov or call 1-800-913-4146.

Disease specific support groups, such as the Kidney Foundation, the Multiple Sclerosis Society and the American Cancer Society may be able to provide help with costs. Check your local phone book or go online for contact information.

Early Intervention Program (EIP) may provide financial help to people with HIV (Human Immunodeficiency Virus) for medical and dental coverage and prescription drugs. Find out more by calling 1-877-376-9316.

Evergreen Health Insurance Program (EHIP) may help pay for insurance premiums for people with AIDS (Acquired Immune Deficiency Syndrome). Find out more at www.ehip.org or call 1-800-945-4256.

HELPHOPELIVE (formerly NTAf) provides financial assistance to uninsured people who need help paying for transplant and catastrophic injury medical expenses. Find out more at www.helphopelive.org or call 1-800-642-8399.

Tuberculosis Testing and Care may be available through your local health department. To find the nearest office, go to doh.wa.gov/AboutUs/PublicHealthSystem/LocalHealthJurisdictions.aspx, or look under "county" in the blue government listing pages of your phone book.

Washington Women in Need provides health care grants to qualified women in the area of mental counseling, health care insurance premiums for current

health coverage, and physical, dental, vision and hearing exams and treatment. Find out more at: www.wwin.org/how-to-apply/programs/.

Hospital care

Hospital charity care is provided by all hospitals in Washington state to people who have limited income. Care is provided free or at reduced prices to people who qualify. For more information, go to www.wsha.org/0156.cfm and talk to your hospital's billing department.

Dental exams and treatment

Following are some low-cost programs that offer dental care to people of all ages. **Note:** Due to health reform, as of Jan. 1, 2014, all health plans must include pediatric dental.

Technical college dental hygiene programs

Clark College Dental Hygiene Clinic – Vancouver

www.clark.edu/student_services/dental_hygiene.php
360-992-2158

Columbia Basin College Dental Hygiene Clinic - Pasco

www.columbiabasin.edu/index.aspx?page=1145
509-542-4571

Eastern Washington University Dental Hygiene Clinic- Cheney

www.ewu.edu/cshe/programs/dental-hygiene/dental-patients.xml
509-828-1300

Lake Washington Institute of Technology Dental Clinic - Kirkland

www.lwtech.edu/community_mall/dental_clinic.html
425-739-8130

Pierce College Dental Hygiene Clinic - Tacoma

www.pierce.ctc.edu/studentlife/dental/
253-964-6694

Seattle Central Community College Dental Hygiene Clinic- Seattle

www.seattlecentral.edu/learn/dentalhygiene/patientservices.htm
206-934-4423

Shoreline Community College Dental Clinic - Seattle

www.shoreline.edu/dental/dental-services/
206-546-4711

Donated dental care programs

Free Clinics of SW Washington – Clark County

www.freeclinics.org/services/dental
360-313-1387 or 360-313-1383

IDEA Clinic – Spokane County

www.sddsfoundation.org/ideaclinic.html
509-482-4332

Project Access Northwest – King, Snohomish and Kitsap counties

www.projectaccessnw.org/patients.html
206-788-4559 or 360-917-0018

Union Gospel Mission – Seattle, Olympia and Yakima

www.ugm.org/site/PageServer?pagename=programs_dental
206-621-7695

Other dental programs

Community Health Centers – Statewide

www.wacmhc.org/
360-786-9722

Geriatric Dental Group – Federal Way

geriatricdental.org/
253-839-1300

Washington State Oral Health – Finding dental care – statewide

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/dental-programs/
800-525-0127

Need more help?

Visit us at

www.insurance.wa.gov

or call our Insurance Consumer Hotline at

1-800-562-6900

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf. We also offer individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) can help you understand your rights and options about health care coverage, prescription drugs, government programs, and more.



SHIBA and www.insurance.wa.gov are free services provided by the Washington State Office of the Insurance Commissioner.

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